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IN THE SPECIFICATION

Please amend the specification as follows:

Please amend the paragraph beginning on page 1, line 7 as follows:

Utility Application Serial No. [[--/---,---]] 10/644,110, filed on ~~same date herewith~~
August 20, 2003, by Peter H. Redweik, entitled "NET PRESENT VALUE FORECAST FOR
LIFE-TIME VALUE FINANCIAL PROCESSING IN A RELATIONAL DATABASE
MANAGEMENT SYSTEM," attorneys' docket number 11202;

Please amend the paragraph beginning on page 1, line 11 as follows:

Utility Application Serial No. [[--/---,---]] 10/644,169, filed on ~~same date herewith~~
August 20, 2003, by Peter H. Redweik, entitled "NET PRESENT VALUE ATTRITION FOR
LIFE-TIME VALUE FINANCIAL PROCESSING IN A RELATIONAL DATABASE
MANAGEMENT SYSTEM," attorneys' docket number 11201;

Please amend the paragraph beginning on page 1, line 15 as follows:

Utility Application Serial No. [[--/---,---]] 10/644,171, filed on ~~same date herewith~~
August 20, 2003, by Peter H. Redweik, entitled "FUTURE VALUE PROPENSITY FOR LIFE-
TIME VALUE FINANCIAL PROCESSING IN A RELATIONAL DATABASE
MANAGEMENT SYSTEM," attorneys' docket number 11199;

Please amend the paragraph beginning on page 1, line 19 as follows:

Utility Application Serial No. [[--/---,---]] 10/644,421, filed on ~~same date herewith~~
August 20, 2003, by Peter H. Redweik, entitled "FUTURE VALUE ATTRITION FOR LIFE-
TIME VALUE FINANCIAL PROCESSING IN A RELATIONAL DATABASE
MANAGEMENT SYSTEM," attorneys' docket number 11200; and

Please amend the paragraph beginning on page 1, line 23 as follows:

Utility Application Serial No. [[--/--,--]] 10/644,422, filed on ~~same date herewith~~
August 20, 2003, by Brian J. Wasserman, Richard C. Schwarz and Thomas K. Ryan, entitled
"SELECTOR FUNCTION FOR LIFE-TIME VALUE FINANCIAL PROCESSING IN A
RELATIONAL DATABASE MANAGEMENT SYSTEM," attorneys' docket number 11085;